DOCUMENT RESUME

ED 270 243 RC 015 722

AUTHOR	Vaughn, D. Lanette; Vaughn, Paul R.
TITLE	Preparing Rural Students for an Urban Work Environment: A Handbook for Educators.
INSTITUTION	ERIC Clearinghouse on Rural Education and Small Schools, Las Cruces, N. Mex.
SPONS AGENCY	Office of Educational Research and Improvement (ED), Washington, DC.
PUB DATE	86
CONTRACT	NIE-400-83-0023
NOTE	56p.
AVAILABLE FROM	ERIC/CRESS, Box 3AP, NMSU, Department 18, Las Cruces, NM 88003 ($6.50).
PUB TYPE	Guides - Non-Classroom Use (055) -- Information Analyses - ERIC Information Analysis Products (071)
EDRS PRICE	MF01/PC03 Plus Postage.
DESCRIPTORS	*Adjustment (to Environment); Career Guidance; Coping; Daily Living Skills; Employee Responsibility; Entrepreneurship; Job Application; *Job Search Methods; Job Skills; Learning Activities; Rural Education; *Rural to Urban Migration; Rural Urban Differences; *Rural Youth; Secondary Education; Urban Culture; *Urban Environment; *Work Environment

ABSTRACT

Written for rural educators, this handbook provides practical guidelines for working with rural youth who will be seeking jobs in urban areas. The suggested learning activities can be used for an independent course, integrated into existing programs, or applied in counseling. The introduction discusses needs of rural students and relates positive rural values to urban work success. Section 2 suggests ways to help rural students explore personal characteristics, careers, and jobs. Section 3 covers practical steps in getting a job including how to find openings, complete applications, prepare resumes, and cope with interviews. Sections 4 and 5 deal with what rural students will need to know after getting a job in an urban area. Discussion of the urban workplace covers issues such as time clocks and work days, bosses, promotions, changing jobs, and being fired or laid off. Discussion of adjustment to the urban community covers where to live, utilities, insurance, taxes, transportation, banking, credit, etc. Section 6 explores entrepreneurship as an option for rural youth who would like to remain in rural areas and lists numerous resources including some specifically for women in business. Bibliographies list studies of rural youth and career development materials for use with rural students. (JHZ)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED270243

RC 015 722

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

- [x] This document has been reproduced as received from the person or organization originating it.
- [ ] Minor changes have been made to improve reproduction quality.

- Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

PREPARING RURAL STUDENTS FOR AN URBAN WORK ENVIRONMENT: A HANDBOOK FOR EDUCATORS

by

D. Lanette Vaughn

Paul R. Vaughn

New Mexico State University

1986

ERIC Clearinghouse on Rural Education and Small Schools
(ERIC/CRESS)
New Mexico State University
Las Cruces, New Mexico 88003-0042
(505) 646-2623

OERI
Office of Educational Research and Improvement

This publication was prepared with funding from the Office of Educational Research and Improvement, U.S. Department of Education, under contract no. NIE-400-83-0023. The opinions expressed in this report do not necessarily reflect the positions or policies of OERI or the Department of Education.

Cover design by Debbie Guerrero.

TABLE OF CONTENTS

Foreword	v
Introduction	1
Determining Specific Needs of Rural Students	2
Meeting Common Needs of Rural Students	3
Rural Family Life and Values as Related to Urban Work Success	7
Helping Rural Students Explore Personal Characteristics, Careers and Jobs	11
Personal Characteristics	11
Being Career Oriented	12
Locating Job Information	13
Helping Rural Students Get a Job	15
How to Find a Job Opening	15
Social Security Numbers	19
Application Forms	19
Resumes, Portfolios, Sample Books	20
The Job Interview	20
After Getting a Job, What's Next?	23
Keeping and Succeeding on a Job	23
Punching a Time Clock	26
Bosses	27
Promotions	27
Education and Training	29
Changing Jobs	29
Layoffs	30
Being Fired	30
Adjusting to Working and Living in an Urban Area	33
Combining Job, Personal and Family Life	33
Life in an Urban Area	33
Where to Live	35
Utilities	35
Insurance	36
Taxes	37
Transportation	37
Banking	38
Avoiding Fraud	38
Credit	39
Comparative Shopping	39
Budgeting Money	39
Service Agencies in Urban Areas	40
Entrepreneurship	41
Especially for Women	45
Bibliography on Research and Study of Rural Students	47
Bibliography of Handbooks, Guidelines, Programs, Models, and Packages for Use with Rural Students	49
About the Authors	51

LIST OF FIGURES

Figure 1.	Decision Making Chart	8
Figure 2.	Questions for Student Thought	10
Figure 3.	Sample Letter of Interest	18
Figure 4.	The Boss	28
Figure 5.	Making a Plan for Combining Job and Family Responsibility	34
Figure 6.	Potential Sources of Financing	44

FOREWORD

When rural students complete their high school experience, many are faced with the need--or preference--for moving to urban areas for further education or to join the urban work force.

Although there are similarities between urban and rural America, there are also vast differences--particularly in the amount and variety of work experiences available in the two areas. Rural enterprises are often family-owned and may be heavily dependent on seasonal changes. When rural youth move to the city, they may experience a genuine feeling of displacement. Work revolves around clocks rather than seasons and cities can be very impersonal places to someone accustomed to a support network composed of the entire community.

After rural students have settled comfortably into their new urban environments, they may experience conflict with their rural families' expectations of what their role in the family will be now that they live away from home. This conflict can come as a shock and create additional confusion at a time when many personal adjustments are already required of the young person.

This handbook cannot begin to provide answers to every situation these young people will face. What it does attempt to do is to present information that will enable rural administrators, teachers, and counselors to anticipate challenges in the lives of their students, and to help the students become aware of their options as they reach out to the future.

Lanette Vaughn and Paul Vaughn are uniquely qualified to address the topics in this handbook. They have lived and worked in rural areas and have spent most of their professional lives working in various aspects of vocational education. This handbook is one of a number of publications they have written to help rural students grow in self awareness and to direct them toward greater actualization of their capabilities and opportunities.

Jack T. Cole, Director
ERIC Clearinghouse on Rural
Education and Small Schools

INTRODUCTION

Senior high school students everywhere are young people hopeful for great changes in their lives. They are anxious for the transition to adulthood and the freedom they perceive as accompanying adulthood, but they are often unprepared for the responsibilities and anxieties that such a change can bring.

The transition from high school can be particularly painful for rural youth. They face not only the rite of passage into adulthood but they must usually move to a more urbanized area to find work or to acquire more education. Without preparation for some of the challenges found in the urban workplace, rural youth may indeed feel like strangers in their own land.

The need to more adequately prepare rural students is great. While it cannot be said that every rural student now working, living, or studying in an urban area has problems, there are significant realities to be considered:

- Rural students going on to higher education or training have higher attrition rates than urban students.
- Rural students experience a special set of stresses in moving to urban areas.
- Anyone differing from the accepted urban value/trait pattern has a hard time escaping low-paying, low-status, dead-end jobs.
- Rural youth are at a disadvantage in an urban job market if not prepared.
- Programs are needed to facilitate the rural school-to-work transition rather than allowing hit and miss, trial and error by individuals.

The situation has not escaped the attention of researchers in the area of rural education. They have suggested that schools can best assist rural youth in urban job/career adjustment by:

- linking career counseling and teaching to economic and industrial concepts
- upgrading mathematics, science, and computer expertise and relating these areas to specific urban jobs
- involving parents
- including minorities and females

*emphasizing rural entrepreneurship
*exploring jobs/careers
*practicing interview skills, resume preparation, and job skills
*explaining how to use urban services and facilities to best advantage
*practicing decision-making skills

This handbook attempts to provide rural educators with some realistic guidelines for working with rural youth who will soon be job seeking in urban areas. Not all rural youth will need help in every area covered in the handbook. Rural situations vary from places where an urban influence is strongly felt to sparsely populated areas where the nearest town of any size is more than 50 miles away and cities are unknown places of a threatening nature.

Educators can use the handbook material independently or it can be integrated into existing programs and activities for both youthful and adult students. Vocational and academic teachers are charged with meeting objectives that usually stress student learning of skills and concepts that will make it possible for the student to hold a job. Just as important as technical skills and concepts, however, are the day-to-day skills an individual needs to exist in an urban environment. Preparing rural students for urban life will mean as much to success in the workplace as the teaching skills and concepts needed on the job.

In addition to classroom applications, rural counselors can use individual or group counseling sessions to share the tips for survival offered throughout the publication.

Last, but by no means least, it is hoped that the handbook will give administrators insight into ways they can assist rural teachers and counselors in preparing students for life in urban America.

Determining Specific Needs of Rural Students

Rural communities, and therefore rural youth, are diverse. Wide variations exist in geographic influence, socioeconomic status, and ethnic and cultural background. The specific needs of rural students discussed in this handbook probably will not all be true of all the rural students with whom an educator works. Making individual determinations of the needs of rural students in each school is therefore necessary. Some rural students will have additional needs which must be faced by student and educator before success in the urban workplace can become a reality.

Various communities and groups have special problems and special strengths that don't exist for all rural students. Suggestions for determining the needs of specific groups of rural students include:

*Ask students. Through discussion they can list inadequacies they feel in facing life in an urban area.

*Ask parents.

*Ask community members. Business persons can be especially knowledgeable.

*Have students role play situations such as meeting people, asking for information, determining where to live, etc. Take notes on particular strengths and on areas where deficiencies occur.

*Ask other teachers and administrators.

*Interview businesspersons in nearby rural areas.

Meeting Common Needs of Rural Students

What does the rural student need to succeed in an urban work place? While each student has several personal needs, some needs are common to a great number of rural students. Studies of rural students have provided further insight into the needs of the rural student preparing to move to an urban area to work.

The degree of nearby urban influence will help determine how much adjustment rural students must make. There are, however, aspects of rural students' awareness that can be developed to make the road to success in the urban workplace a little less rocky regardless of how much adjustment is needed.

Educators can help students become more ready for urban environments by training them to be more assertive, helping them understand how to use trust wisely, providing them with role models, making them aware of language habits and personal mannerisms, broadening their outlook, and by letting them know they can have some control over their lives.

Being Assertive

Jobs in urban areas often require that workers be assertive in order to succeed--indeed, asserting oneself in the urban workplace is frequently necessary just to keep from being trampled!

Being more assertive than is common practice in the rural family and community is a job skill that is seldom mentioned. Learning to assert oneself positively, however, can be a success factor in the urban workplace as well as in routine survival skills.

Among rural students' many positive characteristics is that of being cooperative, pleasant workers. Therefore, it is an important part of an educator's

job to help students to become more assertive while retaining their positive attitude. *Assertiveness* is not the same as *aggressiveness*. Be sure students learn the difference.

Suggested Activities for Helping Rural Students Become More Assertive

Although becoming more assertive requires a personal journey, classroom activities as well as individual work are beneficial. Some activities which can be done in groups, individually, or both are:

- *Public speaking in class, at assemblies, meetings, etc.
- *Oral class participation
- *Courses on assertiveness training
- *Positive reinforcement and reward for assertiveness
- *Keeping individual student charts (with students) to show improvement
- *Role playing outcomes of job situations where assertiveness and non-assertiveness are used
- *Discussion of income available in jobs requiring assertiveness
- *Student practice, before class, in dealing with job situations requiring assertive behavior
- *Books on assertiveness training (credit can be given for reading)
- *Short courses and games on being assertive

Trust

There are two sides to the concept of trust which rural students need in order to adjust to an urban environment. First, there is a need to develop a sense of trust of persons in authority. Being willing to ask courteously for help and/or information can make the difference in success and failure.

The other side of the concept of trust is that of choosing wisely those whom one *can* trust. Rural students may have grown up in a community where all persons were known and trusted. Such students will need to be aware of the possibilities for fraud in urban areas.

Suggested Activities for the Wise Use of Trust

- *Discussions on trusting those in authority
- *Practice in thinking positive thoughts about employers, administrators, teachers, and counselors
- *Role play on putting oneself in another's situation
- *Practice in accurately giving compliments to others
- *Activities involving reading contracts

- Discussion of the need for *written* contracts
- Practice in reading contracts and fine print

Successful Role Models

Rural students sometimes need successful persons to follow. Educators can help students determine which individuals are (1) happy and adjusted to life in a way which is personally desirable and (2) from rural areas and have found ways to adjust to urban circumstances. Once students have determined personal goals and have identified role models, educators can:

- arrange for work or shadowing experiences with role models
- provide audiovisual means of bringing role models to students if actual physical contact is not possible

Language Habits and Personal Mannerisms

All young people have to become aware of the importance of appearance and deportment during interviews and on the job. They also need to be aware of what stereotyping is and how to avoid being written off before they have a chance to prove themselves. Slow drawls, accents, slang expressions, chewing, drumming fingers, and re-doing one's hair are not good job finding and keeping practices for anyone. Rural students may not realize the negative impression such actions have on people in urban areas. It is an asset to learn to speak and perform without displaying distracting characteristics.

Suggested Activities for Improving Language Habits and Personal Mannerisms

It is an educator's duty at times to take a student aside and explain needed corrections in mannerisms and language. There are some students who may need private discussions on the need for cleanliness and neatness. Most students, however, will be able to make needed corrections as a result of class activities. Suggested activities include:

- Watching television news reporters and counting the number of times reporters do such things as touch their face/hair/ears, drum fingers, wet lips, chew, use poor grammar, and exhibit an accent or drawl
- Listening to tape recordings of self
- Videotaping speeches and interview practices
- Role playing job situations with and without annoying mannerisms and language
- Listening and/or viewing presentations by well-known, good speakers
- Keeping individual student records of progress

Broader Experiences

The more encompassing a student's experiences before entering the urban workplace, the better. There are activities available in rural areas to use in opening a rural student's world, although a rural educator may have to work harder to find activities than one teaching urban students.

Suggested Activities for Broadening Rural Students' Experiences

- Bring to class individuals from different ethnic backgrounds, nationalities, and different parts of the country (this may have to be done with audiovisual equipment)
- Give credit for volunteer work at community agencies, hospitals, or churches
- Encourage membership and participation in youth groups in the school and community (FHA/HERO, FFA, VICA, DECA, OEA, FBLA, 4-H, Student Council/Government). Development of leadership, personality, vocational skills, communication, speaking ability, and travel experiences are just a few of the benefits of belonging to organizations.
- Take field trips to urban areas (factories, community colleges, universities, vocational schools, ballets, operas, plays, etc.)
- Prepare reports and projects on such things as trips, businesses, cities, urban offices, libraries, ballets, plays, foreign countries, etc.)

Control

Sometimes young people, particularly those from rural areas, do not feel they are in control of their lives and of what happens to them. Things need not just *happen* to rural students. It is important to the well-being of rural students to learn to make decisions which affect their lives.

Educators can give students practice in making informed, intelligent decisions. Students may lack positive self-images. Learning to control one's own life will give rural students more positive self-images. An educator can help by providing lots of positive reinforcement for small successes. As larger accomplishments are made, less positive reinforcement will be needed for each small success.

Suggested Activities for Learning Decision Making and Control

Have students use the "Decision Making Chart" (see Figure 1) to:

*Make small decisions. Choosing to eat more nutritious food could be one activity. Students could also use the chart to make a plan for determining how to dress for a certain job.
*Plan a project. Projects can be such things as building something, giving a speech in a contest, or choosing a college or vocational school.
*Determine a job/career.

Rural Family Life and Values as Related to Urban Work Success

Positive factors abound in rural family life and values. Perhaps the greatest existing work ethic is that which is instilled in young people who come from rural families and rural areas. Rural students can benefit from carefully weighing personal values and requirements of urban life. The careful educator can help rural students tip the scale in favor of job success and family happiness and away from conflict.

A first step is having students list the things they value in life. Examples include:

*Knowledge
*Being well known
*Having power and authority
*Personal religion
*Money
*Job security
*Helping others
*Honesty
*Beauty
*Being own boss
*Family life
*Leisure time

A discussion of rural family life and values needs to follow the activity of exploring values. It's all right to be from the country! There are many *positive* factors in rural life. In fact, research shows youth from small country schools frequently have higher self-images than those from larger schools. Close family and community relationships give security and provide youth much needed support while going through adolescence. Rural youth are at an advantage in the working world as a result of having learned to work hard at home. When asked what causes workers to lose jobs, employers most often cite poor personal relationships rather than lack of technical skills. Therefore, it's great that rural students rate high in cooperativeness and friendliness.

Figure 1. **DECISION MAKING CHART**

STEP 1 Make a list of ideas, options, or outcomes

STEP 2 Gather information to help make the decision

A. Consult past experience in the area. To do this, ask some of these questions:

- What has happened in other, similar situations? If people were involved, were they happy with the decision?
- What were the consequences of the decision?
- Is that the outcome which I desire?
- Does good or bad result from the decision? Does the good outweigh the bad?

B. Ask others for information. Friends, parents, religious leaders, teachers, counselors, doctors, people in social agencies, extension leaders and workers, etc.

C. Go to a library for information.

D. Write for information if none is available locally.

STEP 3 Make plan for carrying out decision.

A. List resources needed.

B. Revise and update plan as needed.

STEP 4 Make decision based on what has been learned and personal knowledge and experience.

STEP 5 Evaluate decision. Was it a good one? Was it a poor one? If it was a poor one, change it (if at all possible). It may be necessary to give some decisions time to work. Determine what has been learned from making the decision.

Activities to Help Students Discover Positive Things about a Rural Background

All things positive are worth preserving. Some activities which can be used to help students discover and hold onto positive things about a rural background are:

- Students can brainstorm ways of holding onto their roots in a rural culture.
- Students can discuss positive things about their family, community, and school.
- Local resource persons can be brought into the classroom to act as role models and to discuss positive things about the local area.

Figure 2 contains student self-appraisal questions regarding family life and values. Students can be reminded to keep their list of values and the answers to the questions in Figure 2 in mind and at hand as the information will provide a basis for choosing a job or career which will meet as many needs and values as possible.

The questions are tough to answer, but educators can best help rural students facilitate adjustment by thinking through situations in advance. Compromises are rarely easy, but planning ahead results in a smoother transition than the trial and error method.

Figure 2. **QUESTIONS FOR STUDENT THOUGHT**

- Do some of the things I hold important lead to a job which differs from rural, country life?
- Are moves required?
- Does job location influence salary?
- Will my life style change in an urban area?
- Do I want to raise a family with values and a life style which differ from the way I was raised?
- How will my family feel about my moving?
- Will my moving change family celebrations? (Urban jobs often do not allow much family time.)
- How will a job leading to a different life style change my relationship with those I love? Will others understand? (Sometimes people want family members to succeed but don't realize the changes that take place with the success.) Can I accept criticism and attitude changes?

HELPING RURAL STUDENTS EXPLORE PERSONAL CHARACTERISTICS, CAREERS, AND JOBS

Personal Characteristics

Rural students have many personal assets which can contribute to success in the urban environment. The job of the educator is to help students discover themselves as persons who can succeed in a career--not just *any* career, but one which is suited to the personality, ability, and skill of the individual.

Rural students can begin job and career exploration by recording several types of personal information. Various methods can be used to get students to evaluate personal qualities related to job/career choices. A few suggested methods are given here.

Methods of Exploring and Recording Personal Information

- Having group discussions both large and small
- Giving and interpreting interest inventories, abilities tests, and skills inventories
- Making written individual student records
- Using values charts to record personal values
- Discussing personal limitations to certain jobs and brainstorming methods to overcome or make alternate choices
- Using computerized job information systems to explore personal characteristics related to specific jobs or career clusters

These methods can all be used to get students to dissect personal characteristics and begin to determine what types of jobs to seek. As these methods are used, it is important to be sure students keep written records of what they have discovered about themselves. Written information is less likely to be forgotten, is available for checking progress and matching with jobs, and eventually is useful in compiling a resume. Types of personal information to be explored and recorded are:

- Past experiences including volunteer work, organizations, activities, education, training, and honors received
- Abilities such as aesthetic, human relations, mathematical, mechanical, physical, reasoning, space visualization, verbal, writing
- Preferences for physical activities, courses, free time, people
- Personality traits
  - gregarious or solitary
  - emotionally stable or changeable
  - sensitive or insensitive to others
  - orderly or casual
- Limitations
  - physical
  - mental
  - resources such as money, time, family situations related to certain jobs
- Values
  - long-range goals
  - short-term goals

Being Career Oriented

It is easy for students to become so involved in deciding on a job in order to gain immediate financial reward that long-term results are overlooked. The concept of being career oriented as opposed to being job bound is one with which rural students need to become acquainted when beginning initial job exploration. Choosing a career track rather than concentrating on a specific job has several advantages:

- Career clusters provide other job possibilities in the event that changes occur in the working world after selection and training.
- Choosing a career allows for shifting occupations if a specified job proves impossible.
- Retraining time and expense are minimized if changes are necessary.
- A career cluster gives general goals toward which to work while investigating all opportunities.
- Sometimes the resources of time and money to do a specific job are not available. There will be related jobs which *are* attainable. An individual can then work in a ladder concept to eventually achieve the desired job.

Rural students may not be at all familiar with the word *career* and almost certainly not the concept of career clusters and career ladders. Assisting students in seeing how jobs fit with careers can be done by using:

- *The Dictionary of Occupational Titles*
- Audiovisual presentations to allow vicarious career experience
- Resource people from any occupation, college, or vocational school
- Field trips
- Examples of certain fields--such as the medical field--that have well-defined career clusters that are easy for students to visualize

Locating Job Information

Even though the school in which you are an educator is in a rural area, there are probably urban areas nearby. In these urban areas, there will be:

- Newspapers
- Radio stations
- The U.S. Employment Security Commission
- Colleges with job placement services
- Job boards
- Businesses
- Television stations
- Private employment services
- City libraries

If possible, field trips can be arranged to visit and obtain information on jobs. If this is not feasible or economically efficient, the educator can obtain information. In many cases, written communication is the most effective way to obtain job information. Students, with guidance, can write letters to obtain job information.

Once students have chosen a few career clusters for which they feel suited, class or counseling sessions can be devoted to writing letters. The purpose of writing is to obtain job information. Students can write to these sources:

- Trade and/or professional associations
- Businesses and industries
- Libraries--a library session with practice on how to use libraries to obtain career/job information is a good use of time
- College or community college counseling centers
- Trade publications for each occupational field
- The *Directory of Newspapers and Periodicals* gives names of trade newspapers and magazines for occupational fields (available at libraries or from N.W. Ayer and Sons, Inc., IMS Press, 426 Pennsylvania Avenue, Fort Washington, PA 19034)
- Superintendent of Documents, U.S. Printing Office, Washington, DC--a list of publications is available free or at very low cost

Students should type the letter, making sure it is neat, brief, and without mistakes. Once students receive information, sessions or assignments on studying and obtaining answers could take place.

HELPING RURAL STUDENTS GET A JOB

By the time students are actually ready to get jobs, they will have evaluated and written their personal characteristics and experiences. Exploration of skills, abilities, and characteristics necessary for certain jobs should also have been done. Different types of jobs and careers will have been studied. Educational and training opportunities should also have been studied. Students will now have chosen a certain job in a career cluster. The next step is to assist students in getting the job.

How to Find a Job Opening

Informal Methods

Although sometimes neglected when study is done of how to find jobs, informal methods are often the way people find jobs. Friends, neighbors, and relatives may know of opportunities for jobs which are not listed by other sources. Other people can also put students in contact with potential employers.

Newspapers

The "Help Wanted" section of newspapers can be used by students to locate jobs. It will probably be necessary to get newspapers from a more urban area than the local paper. The school library may have copies. Students will need some assistance when first beginning to read and study the help wanted advertisements. Since many abbreviations are used, an educator can help decipher the "shorthand" until students are familiar with the terms used.

The following activity can be assigned to students to familiarize them with using the help wanted advertisements in an urban newspaper:

1. Write a job title that is of interest to you.
2. Does the ad ask for certain skill(s)? What skills?

3. What other special requirements are listed?
4. Is a special certificate, license or training required? If so, what is it?
5. How does one apply for the job?

Students should check the newspaper ads early in the day or week to avoid having the job given to an early applicant. If the ad doesn't specify how to apply, students should call immediately to find out.

Some jobs will not require a resume. In such cases students can merely write a letter describing their qualifications. If a resume is required, however, students may need assistance in writing a cover letter to accompany the resume.

Have students also watch articles and stories in the main sections of the newspaper as well as the want ads. New companies or industries coming to an area will probably offer job openings. Knowing about possible jobs early could mean the difference between getting a job or not getting one. If an advertisement only gives the name of the company, students can write or call the company and get the name of the personnel director, president, or head of a particular department. Asking for titles (Director, Dr., President), as well as how to spell a name will come in handy when it is time to contact the individual.

There are traps in newspaper or magazine ads. Students should be warned to use caution when reading advertisements for jobs. Advertisements are sometimes placed by dishonest people or at least those who do not have the worker's best interest at heart. Students should beware of:

- jobs promising fabulous salaries, a glamorous life, or free travel.
- "fly by night" companies--when interviewing, students should check for companies operated out of recently rented offices or hotel rooms.
- unclear salary specifications. Jobs with little or no salary but with promises of big bonuses or commissions later often translate into "lots of work now--little or no pay later." A commission or "draw" basis may be part of certain businesses, but students should check the reputation of such businesses before beginning work.
- "blind ads" which do not reveal the employer's identity are not good risks.

Trade and Professional Publications

Jobs specific to the occupational area are listed in trade and professional journals. Some students may be ready to search for such jobs. A library will have copies of the journals for students use.

The Telephone Book

The telephone book for the urban area where students will be moving will give ideas of the jobs available. Although specific job openings are not listed, some students may wish to write a letter of interest if they are especially interested in a certain company. Figure 3 provides a sample letter of interest.

Follow Up

Students may wish to make a telephone call a week or 10 days after sending letters of interest. Students may want to say something like "On *(date)*, I sent a letter and resume inquiring about _____ in your company. I was wondering if you have had a chance to review my letter and resume." Students need to express gratitude whether or not they get an interview.

Counselors, Teachers, and Administrators

All educators are sources of possible job leads. Students should be encouraged to ask these individuals for possible business contacts.

The Employment Security Commission

A field trip to the Employment Security Commission would be an excellent way for students to get information on available jobs. Lists of specific jobs in the immediate area as well as in other locations will be available. Students may already be familiar with the Employment Security Commission as a result of having taken tests or interest inventories there.

If it is not possible to take students to the Employment Security Commission, be sure its location is provided so individuals can utilize the services available.

Private Employment Agencies

Urban areas have private employment agencies in which students may be interested. Some offer higher quality service and better chances of successful placement than others. These agencies are in business to make a profit and will charge a fee for services. Students will want to do some checking before making a decision. These are questions students should ask and answer if they are considering a private employment agency:

Figure 3. **SAMPLE LETTER OF INTEREST**

Street Address
City, State Zip Code
Today's Date

Address of the Company

Dear _____:

I am interested in working in a bank in the near future. Commerce State Bank is a bank with an excellent reputation for fine service.

Working part-time while I have been in school has given me some experience in the banking business. I believe my experience is such that I am now ready for a full-time position. Do you anticipate an opening in your organization in the near future?

A resume is enclosed showing my qualifications and experience. I would greatly appreciate speaking with you personally at your convenience. My home telephone is _____. I may be reached after 5 p.m. in the evening.

Sincerely,

Signature

*How much will it cost? How will the fee be paid? Will it be taken from a few pay checks or many?
*Is it worth the cost? Is this the only way to get the best job?
*Leave the agency, think it over and do some figuring. Then, return and sign up if that is the best decision.

Social Security Numbers

Students will need to be told about social security. If students don't already have a number, they should apply for one as soon as possible because it can take 6 weeks or more to get a number. Send students to the social security office or post office for an application. Students will need a birth certificate or other proof of age and proof of identity (such as a driver's license).

Application Forms

A potential employer has not usually seen the individual applying for a job at the time when an application form is completed. It is therefore extremely important that students learn to do a neat and complete job of filling out forms in order to make the best initial impression. An application form:

*tells how well one can communicate, so it is important to use correct spelling and grammar
*lets an employer know how well one can follow directions
*gives achievements of applicants
*provides employment history
*tells employers how thorough and efficient a potential employee will be

Students will benefit from having practice in completing application forms. A form obtained from a local bank or other business can be duplicated to allow students to become familiar with the types of questions which will be asked on any application form. Students should keep the following points in mind when filling out application forms:

*Preparation: bring a pen and pencil, written information about experiences, and a resume with you.
*Take time to do a good job.
*Follow all directions.
*Answer briefly, honestly, and completely.
*Be careful about listing any restrictions.

*Write "open" if not sure of salary. Be prepared to discuss salary later.
*Check the application form carefully when finished.

Resumes, Portfolios, Sample Books

Resumes

Not everyone needs a resume. Some jobs require a union card, specific certificate, or sample book or portfolio. However, it is becoming more common to require a resume for jobs than was once true. These items should be covered when preparing a resume:

1. Personal data: name, address, telephone number, date of birth (optional), and marital status (optional)
2. Work history: can be done by job or by function
3. Education: can be put before work history
4. Other information: extracurricular activities, memberships, awards, and skills
5. References: names, positions, and addresses of at least three persons who can give a good opinion of work competence or educational achievement
6. Appearance: a resume should be neat and typewritten

Portfolios or Sample Books

Certain fields require samples of a prospective employee's work. Students applying for the following jobs may wish to do a neat, attractive sample book or portfolio including the information specified:

*Artists: might include pictures of work. Whenever possible these samples should relate to the work for which an artist is applying. Those most nearly related to the job should be first in the book.
*Carpenters: pictures of work done.
*Salespersons: sample of products.
*Models: good, clear, sharp photographs.
*Journalists: samples of work done (may be classwork if of good quality).

The Job Interview

Probably no one necessary thing frightens more people than a job interview. The better prepared students are for this experience, the easier it will be. This section gives suggestions of things to do before the interview, correct

dress and grooming rules, typical questions for which to be prepared, tips on the interview, and what to do following the interview.

Before the Interview

*Practice being confident. Stress good points to oneself. Review talents, experiences, strengths, and weaknesses.
*Go on several interviews for practice. Practice with friends as interviewers.
*Learn as much as possible about the job, the company, and the interviewer.
*Remember that interviewers are only human.
*Practice a definite answer to why the job is wanted.
*Have all necessary papers in order and ready to take (not too many items--only a briefcase or notebook with necessary information).
*Know your social security number. Have an idea of salary range.
*Go to the interview alone.

Dress and Grooming

*Suitable clothes depend on the job
*Correct attire should be clean and unwrinkled
*Clean, shined, and sensible shoes are necessary

Typical Interview Questions

*Tell about your last job. Duties?
*Skills or knowledge directly related to position for which applying?
*Specific experiences?
*Why is the job desired?
*Contribution to be made to job?
*Liked best or least at previous jobs or school?
*How do you react to criticism?
*Do you have long-range plans or goals and what are they?
*Spare time activities? Hobbies?
*Why do you want to work for this company?
*What is your major weakness?
*Are you willing to work overtime or weekends?
*Do you like working with others?

The Interview

*Arrive early. Give the receptionist your name. Ask the receptionist to pronounce the interviewer's name if you are unsure of pronunciation. Sit quietly, avoiding chewing gum or smoking.

*When entering the interview, smile and say good morning or afternoon. Wait to offer your hand or to sit until asked.

*Sit comfortably but erectly.

*Look directly at the interviewer when talking. Wait patiently and look away from the interviewer if telephone calls are taken.

*Use correct grammar with no slang or curse words.

*Make a point of giving the impression of being the person for the job. Let the interviewer know exactly what job is wanted.

*If the salary range is known, give a salary within that range or only slightly higher. If no salary is known, ask for the range for the position for which you are applying.

*Show appreciation for the interview.

*Avoid controversial subjects, arguing with interviewer, making up answers if unsure, discussing personal problems, having a limp handshake, being critical of others, displaying nervous habits, being annoyed at filling out papers, etc.

*Watch for an indication from the interviewer that it is time to leave.

Following the Interview

*Send a thank-you note regardless of whether or not the job is offered or taken.

*If the job is offered:
- be sure the job and conditions are the best possible
- be sure the salary is written down
- determine the job's location
- be certain of the duties
- read the contract

AFTER GETTING A JOB, WHAT'S NEXT?

Since the differences between urban and rural areas will begin to be even more obvious once a rural student has a job in an urban area, the wise educator will do some work with rural students on what to do after getting a job in an urban area. This section of the handbook gives information concerning:

- *Keeping and succeeding on a job
- *Time clocks and work days
- *Bosses
- *Promotions
- *Training and education after getting a job
- *Changing jobs
- *Being fired or laid off

Keeping and Succeeding on a Job

The first day of any job is unfamiliar and a bit unsettling for almost anyone. For a rural student in a new and different urban environment, the first day can be a real disaster. Those students who have had a teacher or counselor who prepared them for the first day at work stand a good chance of doing well on the new job.

Acquainting Students with the First Day in a New Job

Someone will be the boss. Probably there will be a boss as well as supervisors of each division of a department. Rural students will find work much more enjoyable if the immediate supervisor can be viewed positively. Have the students role play as supervisors. Encourage them to ask questions.

There will be an orientation to the job. Sometimes this is with only one worker or there may be several new ones. Company policies will be explained or a book will be given which explains what is expected. Work to be done will be explained and hopefully demonstrated. Tell students not to be worried about

feeling strange and confused the first day or so. This is natural. At the end of the first day, a new worker will probably be very tired. Students should not expect to be as tired after becoming accustomed to the job. Let students know that most supervisors and bosses know it will take some time to become adjusted to the job, and to do the best work.

Asking Questions

Rural students beginning a first job may be hesitant about asking for help or asking questions about the job. However, it is important that students overcome the tendency to be shy or withdrawn on the job. It is always better to ask than to do a job incorrectly. Collect booklets which companies have prepared to inform workers about rules and regulations and procedures to let students know that such materials will probably exist where they work. Students can be given assignments to determine what companies require as work rules, hours, sick leave, vacation, and breaks. Having a positive attitude about rules is important. Students can role play situations where rules are particularly important and necessary. Safety is one example of how rules are made for the benefit of the worker. If any of the material in company booklets is not clear or understood, students can practice asking questions to obtain answers. Be sure students are aware of the necessity to use "please" and "thank you" when asking for assistance.

Getting Along with Others

Getting along well with others is probably the most necessary part of keeping and succeeding on a job. If rural students have not learned this, an educator should help them to do so before they get a job. Tips to help students get along with others are:

- Learn the names of co-workers. Practice paying attention when anyone is introduced. Use tricks such as, "Mr. Jones looks like my uncle" or "Ms. Rose has on a rose-colored dress." When leaving a person after a first meeting, repeat the name aloud by saying, "Glad to meet you, Bob."
- Try to put yourself in another's shoes. If someone acts in a way that is distasteful, try to determine why. Usually there are reasons and knowing "why" makes the unpleasant personality easier to bear. Remember that you, too, may have faults to which other people have trouble adjusting.

When Things Go Wrong

Not all days on a job are perfect. Even when individuals are in jobs that they enjoy and are well suited for, there will be bad days. Rural students will undoubtedly have these days. If bad days are expected, it will not be so much of a surprise and temptation to leave the urban area when the bad days do come. Students may tend to lack confidence in the urban area, and will need to remember that they are important to the company for which they work or they would not have been hired. Have students practice seeing how each job fits into a company or agency to make the whole. The following is an ego-building activity which can help students and workers feel better about themselves on the bad days; every month or every 2 months--or on a bad day--try this:

Get a piece of paper and pencil and write:

- Things I do well . . .
- Things I do better than anyone I know . . .
- Things I have done to improve in the last month (or week) . . .

Dress and Grooming

Students have discussed dress and grooming when preparing for an interview and hopefully will continue to dress and keep themselves well groomed for the job. Even in jobs where one gets dirty, it is important to show up for work clean and neat. Shaving and taking a bath are important in the working world and some students may need instruction on improving in these areas.

Handling Stress

Learning to relax and work and play sensibly may be a trait some students have not learned. Everyone needs rest from work in order to gain perspective and return relaxed. Physical or emotional stress signals which suggest that a person needs rest and relaxation are:

- Being chronically tired (shown by gritting teeth, clenching fists, etc.)
- Having too much work but can't decide where to start
- Becoming angry at inanimate objects
- Displaying nervous habits
- Being aggravated over small things and feeling as if one has been misused

<u>Learning to Reduce Stress</u>

- Be aware of good points, weaknesses, and limits
- Relax or stretch every hour or so

•Change work if reassessment of priorities suggests doing so
•Visit friends and relatives and talk with other people
•Do some type of physical activity
•Plan for leisure time so it doesn't get left out
•Eat nutritionally
•Get enough sleep

Punching a Time Clock

Students who have always lived in a rural area may be accustomed to doing work by seasons. In urban environments, however, work is done by punching a time clock or by being on the job from a certain time until another specified time. Seasons don't count for much in the city! Being on the job on time is of extreme importance in an urban area. Perhaps students can begin to "punch the time clock" when they come to class and then again when they leave. This is a good experience even for those who will be working from a certain opening time to another quitting time and may not literally be punching a time clock. Since a time clock does not listen to excuses, students learn the importance of being on time.

Being there and being on time are important to any job. Discuss this with students. Arriving a little earlier than expected is a good practice. If problems occur on the way to work, one can still be on time. Since rural students are not accustomed to the problems that traffic, railroad crossings, accidents, etc., can cause on the way to work, they may need to be made aware of such things. Nothing is more frustrating than sitting through three traffic light changes when you know you are expected at work **NOW**. Being at the job a few minutes early enables a worker to be calm and better able to do a good job than rushing non-stop to work. Leaving work early or for personal or family problems is not tolerated in urban jobs any more than being late is accepted.

Rural students may need help understanding that a worker must be at the job all the time. In most urban jobs, the work cannot be "made up" later if one misses for sickness, family problems, or just because one would rather work at another time. If an emergency sickness or family death absolutely necessitates absence, a telephone call should be made to the immediate supervisor to explain the situation. Such emergencies are not expected to occur except on rare occasions.

Repeated absence from work before and after holidays and on Fridays and Mondays is not an admirable work trait. Unhealthy activities during the weekend that make a worker too sick to do a good job, or even to go to work on Monday, will probably not be tolerated for very long.

Bosses

In an urban environment, students are almost certain to have a boss. Some students may be afraid of the boss, while others may not have enough respect for the importance of a boss. Students should learn to see bosses as human beings with good and bad days. As such, bosses want to be liked and usually have the worker's welfare at heart. The information given in Figure 4 on dealing with the boss is supplied to help educators work with students in keeping and succeeding on a job.

Promotions

Although students may only be in the process of getting a job, it is not too early to get them to thinking about promotions. Whenever students have chosen a job in a career group or cluster, they will begin to plan goals. Students should decide what they plan to be doing 1 year from starting the job, 5 years from the present date, and 10 years from starting work. Even though these goals will be modified and changed, having goals toward which to work is important.

Students cannot promote themselves, but they are the ones who must be ready for promotion. A good practice when first beginning a job is to do a work progress chart. The chart gives an idea of how well one is doing on the job. Then every 6 months the chart can be checked to see what progress is being made. An example of such a chart is given here:

Work Progress Chart

Write job title and duties. As each job is listed, decide how this duty contributes to the agency or company. Beside each duty, rate your performance.

Duty	*Performance*
_____	Excellent Good Fair Need Improvement
_____	
_____	
Getting Along with Others	Excellent Good Fair Need Improvement
Mistakes corrected	_____

On time for work? YES NO
Advancement made? YES NO
More training/education needed to advance? YES NO

Figure 4. **THE BOSS**

•The boss has worries that workers do not have. The boss also has a boss to please.

•The boss likes ambition and initiative but not so much that it appears the boss may not be as good as the worker. A good worker is seen as one who helps the boss do his/her job.

•The boss may miss some dishonesty, careless work, etc., but not for long.

•The boss would rather hear that a mistake has been made than be surprised when the mistake causes big problems.

•Most bosses are nice people. If the boss happens to be one of those who is hard to work with, trying to understand can help. Looking for good points and complimenting the things the boss does well will help.

•The boss usually does not want to hear personal problems. Since the boss is involved in making sure work runs smoothly, it is better not to bring personal problems to the attention of the boss. However, don't hesitate to ask for help if it is absolutely an emergency.

•The boss doesn't want untrue and obvious flattery.

•The boss does not want employees who bypass the immediate supervisor and go on to someone "at the top," particularly if the boss is the one being bypassed!

•The boss likes clear, concise, business talk.

•The boss does not like gossip or any activity that will cause work to be interrupted.

•The boss has a certain way which he/she wants to be addressed. Some like titles, and some don't.

•The boss wants to be respected, admired, and liked as does any other human being.

•The boss has invested time and money in hiring and training each employee. A fair return is expected.

•The boss wants tools, materials, equipment, and supplies to be properly cared for.

•The boss likes confidential information kept confidential.

Who Gets Promoted

Have students make a list of things which companies use to decide which workers will be promoted. Possible things could include:

- *Seniority
- *Training/Education
- *Ability to get along with others
- *Persistence
- *Quality of work
- *Initiative
- *Quantity of work
- *Flexibility

Education and Training

Anyone can benefit from additional training or education at some time. Jobs change and therefore workers need to change. Updated training may be needed to continue in a current job, or to be promoted, or to learn about new techniques and methods. Sometimes training or education is required to be promoted. Students should check where they work to see if training or further education is available on the job or as a part of the job. If not, it may be necessary to look for other ways of getting additional training or education.

Vocational schools, community colleges, colleges and universities, and technical schools offer training in every occupation. If students are aware of places to obtain more training to progress in their chosen career, they will be ready when it is time to take advantage of educational opportunities. Some employers will pay for additional training and/or give released time for classes. Many times, however, workers are responsible for obtaining educational experiences at their own time and expense.

Changing Jobs

It is sometimes necessary to change jobs. There may be no chance for advancement in a current job, a better job may be available, work may no longer be satisfying and challenging, there may be a chance to change careers, there may be lay offs or you may be fired. Things to keep in mind about changing jobs are:

Before Changing Jobs

- *Be sure the change is necessary. Give a job a reasonable amount of time to work before moving to another.
- *Find another job *before* quitting the present one. Try to find a job which pays as much or more than the present one.

*Rate a new job in terms of goals and career objectives.
*Be positive about leaving. Leave with good feelings among boss, others, and self. Say "thank you" to all who have helped you.
*Follow the proper procedure for leaving.
*Write a resignation letter. Be sure gratitude is expressed for the job.
*Get a reference letter from the boss to use when trying to get future jobs. (In the case of being fired, the letter would probably not be a positive one.)

Layoffs

Layoffs occur even when there is no fault in the employee. Low profits sometimes force employers to make layoffs. New employees usually are the first to go. Sometimes a layoff is temporary because business is slow. If students wish to decide to wait until the job is available again, it is a good idea to find out what the chances are of being rehired. Whether one decides to wait for the job or find another one, it is a good idea to get a reference letter.

Being Fired

Being fired can happen through no fault of a worker. Almost always, however, workers are fired because they are not valuable assets to a business. Although this is a bad experience for a worker, it is not the end of the world. When it happens, there is little point in blaming others since the worker is the one who must find a new job. Very honestly reviewing the job performance by using what bosses expect and what are good work habits is the first step to improvement. Then it is necessary to improve in order to get another job and do better next time. Employers usually will give the reasons for a worker being fired. This is sometimes done verbally and is usually on an evaluation form as well. Since a new boss is not likely to approve of the same poor work habits, changes will be necessary.

Being fired is a bad experience. However, the less negative and more positive one can be about the experience, the better. Students may wonder if they should mention being fired when looking for a new job. If not directly asked, it is better to avoid volunteering the information. However, employers may ask why one left a previous job. One positive comment which can be prepared ahead and given when asked is, "I needed to make a career change and I am interested in _____ company because _____." Such a response is not actually false and turns the conversation to the new company and off the

subject of having been fired. If an employer directly asks for the reasons for a firing, the best response is that improvement was needed. Then specific ways which the employee plans to improve can be given. Mentioning that one has learned from these mistakes and now plans to be a better employee is all that can be done. A negative impression about the firing should be avoided. Blaming others or complaining will only make matters worse. Students may wish to practice making a response to the direct question, "Why were you terminated from your last position?"

ADJUSTING TO WORKING AND LIVING IN AN URBAN AREA

Rural students may notice that there is a difference between the close relationship of rural families and their jobs, and the situation found in urban areas. Understanding this difference and being able to communicate it to one's family can decrease personal unease and help the family understand what the worker's priorities must be.

Combining Job, Personal, and Family Life

People in rural areas are often involved in a family enterprise and are sometimes closer as a community than is true in urban areas. Even in rural businesses that are not family-owned, family members probably know and are friends with others at the job. This closeness tends to make employers and other business associates willing to excuse at least some absences because of family celebrations or illnesses. In an urban job it is usually difficult to explain missing work, being late, or leaving work for special family celebrations or illness other than emergencies.

Students should therefore make a plan for dealing unemotionally with such situations at a time prior to the actual conflict between job and family. Assisting students in developing such a plan can be done using the steps shown in Figure 5.

Life in an Urban Area

Leisure Time

Rural students will be excited about activities in urban areas when they realize the availability and abundance of things to do and that a great number of the activities are free or cost very little. Some activities will require some budgeting, but will be well worth the cost--especially to rural students who have previously had little chance to visit the city.

Figure 5. **MAKING A PLAN FOR COMBINING JOB AND FAMILY RESPONSIBILITY**

•Before starting a job, plan to celebrate birthdays, religious holidays, etc., when off work. Explain this plan to family members *before* specific situations arise.

•Think of alternatives to missing or being late to work. Ask others for successful ways.

•Use a family doctor or clinic nearby. Find out where hospitals are located.

•Find a reliable person(s) to be responsible for taking care of family members. Leave all medical information with this person(s). Leave your work telephone with the understanding that it will be used only in emergencies.

•Meet and become friends with at least a few neighbors.

•Make a written plan considering:

1. When to celebrate birthdays, anniversaries, religious holidays (dates, etc.)
2. Persons to take care of your family (a) while you are at work, (b) while you are away overnight on business.
3. Personal activities and family activities. Is there a good balance between these?

•Practice explaining your work to your family:

1. Location of the job
2. Duties
3. How your duties fit with company goals
4. Supervisor and co-workers

Some leisure time activities which rural students will want to consider are listed. Using an urban newspaper or telephone book, students can find others as well as specific information about locations and costs.

Leisure Time Activities

Concerts	Roller/ice skating	Large rodeos & horse shows
Dances	Bowling	Dog/horse races
Plays	Movies (& rentals)	Amusement parks
Ballets	Operas	Swimming
Tennis	Flying	Team sports
Parks	Libraries	Church/school/city activities
Museums	Art galleries	University or community college activities

When it comes to something new, sometimes the problem is not *availability*, but willingness to try something different. Give students a chance to speak to the class about urban activities previously enjoyed or use audiovisual presentations to show new activities.

Where to Live

The variety and availability of places to live in an urban area can be confusing to rural students when they are deciding where to live. Preparation before actually going to the city can help. Discussion and activities based on the following topics will give students a more secure feeling when actually facing the prospect of finding a place to live in an urban area:

- Location (as near to work, schools, and shopping as possible for convenience and economy)
- Advantages and disadvantages of renting/buying
- Going step by step through the renting or buying process

Utilities

Whether renting or buying, everyone will need to pay some utilities (a few rental places do include most utility fees in the cost of renting). All utility companies charge deposits. Since utility deposits can be a rather large expense immediately after moving, determining how much will be needed for utilities can help rural students avoid a nasty shock when moving to an urban area. Suggested activities for exploring utilities in an urban area follow.

Activities for Exploring Utility Costs

*Explore the various categories of utilities. Are they all necessary?
*Decide on the type of telephone service to purchase. Compare prices of various types. How much deposit is required to have telephone service?
*Find out how much the deposit for electric service will be.
*Compare monthly utility costs in various types (and price levels) of dwellings.
*How is each deposit to be paid? Is it included in the monthly bill or is it paid in advance? Is it refundable?
*What happens if utility bills are not paid? What happens if payment of utility bills is late?
*Practice reading utility bills. What do the various codes at the bottom of each statement mean?
*Discuss merits of alternative (such as solar) or traditional sources of power. Compare costs of each type. How much deposit is required for each?

Insurance

If students do not already have insurance, it will be necessary to purchase some when beginning work. The various types of insurance include health, dental/optical, life, and property.

Health insurance is something which an employee should have as part of job benefits. Company policies are generally less expensive than personal coverage. If it is not possible to have health insurance included in job benefits, students will need to make arrangements for obtaining health insurance. Comparing rates and benefits of at least three companies before deciding is a way to be sure of getting the best type of insurance.

If students do not understand the need for health insurance, discussion of reasons for purchasing health insurance will be necessary.

Some companies include dental and/or optical insurance in their employee coverage while many do not. If dental and optical insurance is not included as a benefit, one can decide to purchase this type of insurance. Before doing so, questions to be answered are:

*Does the company policy include this type of insurance as optional at extra cost? If so, how does the coverage and cost compare with that of other insurance companies?

*Is the insurance worth the amount paid? Would it be better to put a small part of each pay check into savings to pay for dental and optical expenses?

Life insurance is another benefit that is often included in a company plan. Workers are usually allowed the opportunity to purchase varying amounts of life insurance. If life insurance is not a part of company benefits or offerings, individuals will have to compare rates of private companies. Having students study the characteristics of a good insurance agent will help them when they purchase life, health, and automobile insurance.

A Good Insurance Agent

*has been selling insurance for several years
*is recommended by others
*sells insurance for more than one company
*sells various types of insurance
*welcomes questions and gives understandable answers
*is willing to allow time for thinking about personal needs and the policy being recommended for purchase

Taxes

Rural students almost surely know taxes must be paid. Once a student becomes an employee, taxes become a personal responsibility. Rural students moving to an urban area can expect to pay higher sales taxes than in a rural area. When large purchases are made, this higher sales tax will add considerably to the total cost.

Time spent on assisting students in doing income tax--or in finding someone to do taxes--is well spent. Students or educators can get tax forms and printed information on doing income tax at the nearest IRS office.

Transportation

Urban areas offer a variety of transportation services. It is helpful to learn about railways, subways, buses, and car pools before going to an urban area to work and live. Even if students already own an automobile, or decide to purchase one, alternative transportation often comes in handy. Downtown parking is usually scarce, expensive, and inconvenient. Other members of the family may also need to use the automobile.

Students or educators can call bus, subway, and railway companies to get information on routes, charges, and discounts for frequent riders. After beginning work, students will find that bulletin boards often post information on car pools that can save money in fuel expenses as well as wear and tear on personal automobiles.

Students can brainstorm advantages and disadvantages of buying new or used automobiles. Some students may also be interested in leasing an automobile. The actual decision will go more smoothly after practice on deciding which type of automobile to buy or lease.

Insist that students compare at least three insurance companies before purchasing automobile insurance. If some students have a specific automobile in mind, get insurance rates for this automobile. Other students can check rates for various makes and models.

Banking

Having a bank is a must in urban areas. Let students know that it is unsafe to carry large amounts of cash. That checks will be needed for records is another reason having a bank is necessary. Savings earn interest when banked. Someone in "New Accounts" at a bank can help answer such things as:

- Amount of interest paid on savings
- Amount of interest paid on checks (if any)
- Fee for using a checking account (if any)
- Amount of check charge (if any)
- Banking hours

Explain the importance of using checks, how to write a check, how to balance a bank statement, and how to endorse a check. Have students practice doing these activities.

Avoiding Fraud

There may be more urban people and companies seeking to take advantage of others than in a rural area. At any rate, students should learn to be alert for fraud. A few points on signing sales contracts and avoiding fraud include:

- Carefully read all of any agreement
- Avoid signing anything that cannot be taken home for further study before signing

*Buy only from well-established businesses
*Figure the total cost of a product (including interest)
*Find out what is to be done if product or service fails
*Ask others before signing
*A "cooling off" period in some states allows a purchaser time to reconsider even after an agreement has been signed or a product has been purchased
*Report fraudulent or negligent companies to the Better Business Bureau

Credit

Using credit cards can help save money. However, if the balance on the card is not paid fairly quickly, credit card purchases will cost additional money. The following activity can be used to help students learn about credit.

Credit Card Activity

*Get an application for a major credit card and study it.
*Is an annual fee required? How much?
*What percentage interest will be paid? How does this compare with rates on small loans from local banks?
*What is to be done if cards are lost or stolen? Is the card holder responsible for a portion of charges on the card?
*What is the minimum payment on $125?
*What happens if no payments are made on the balance?

Comparative Shopping

Rural students may not have had much chance to do comparative shopping. Urban areas offer many different places to buy goods and services at a variety of prices. Some discussion on comparative shopping can be of assistance to students preparing to move to urban areas. Students can be given assignments to use the *Consumer Guide* and *Consumer Digest* from the library. Discussion of budgeting for sales, use of generic or store brands, making shopping lists, and wise use of resources to save money are all things which will help students learn to do comparative shopping.

Budgeting Money

Students can practice making a budget by first making a record of regular expenses as well as large expenses that occur only in certain months. Then a spending plan can be developed so that all regular expenses are included, and a percentage of the large expenses are included each pay period. Since students will probably not be working and living away from home yet, hypothetical salaries will need to be used.

Service Agencies in Urban Areas

Social services are available in urban areas for virtually anything an individual or family might need. In almost all cases, service agencies are not used as much as they could be. Certainly in the case of rural students moving to urban areas to work, the reason for under-utilization is unfamiliarity with available services.

To acquaint students with service agencies, obtain telephone books from urban areas and have students find agencies for the following:

Abuse or Neglect	Alcoholism	Police
Birth Control	Churches	County Extension Service
Child Support	Clothing	Counseling
Employment	Food	Furniture
Legal Services	Medications	Mental Health

Babies/Children, Pregnant/Nursing

ENTREPRENEURSHIP

Although the bulk of this handbook is for use by educators in assisting those rural students who must move to the urban workplace, it is not necessary to insist that students move to urban areas nor will all students make the move to urban areas. On the contrary, rural educators and counselors should explore every available opportunity which would meet rural students' values and allow them to remain in a rural area. In addition to those who remain initially, some students may return to rural areas after comparing personal characteristics and available urban job options.

Some school districts and states are now doing studies to determine how to help students seek careers close to home following high school. Programs are being developed designed to teach positive attitudes about living and working in rural areas. Attempts are being made to develop a positive feeling toward rural lifestyles, rural occupations, and future careers in rural areas. Some counselors have reported trends away from longer-term educational programs and toward short-term and vocational courses, as well as studying in schools closer to home.

This sections deals with entrepreneurship, an avenue which could possibly present some rural students with a way of remaining in a rural area. Rural students benefit when exposed to the idea of owning their own business. The concept of being one's own boss is often more familiar to rural than urban students, since many rural students have grown up in family-owned businesses. The experience of having their own business would allow rural students to stay in the rural area, move to another rural area, or start a business in an urban area. While starting a business is not for everyone, it can offer great possibilities for some.

Examples of information students would need to consider in making a decision about starting their own business are given in this section, as well as sources students can use to do further study on owning a business.

Reasons for Starting a Business

- To be one's own boss
- To provide a service or product to others

*To build something from the bottom up
*To make money
*To ensure personally that a job is well done
*To be a leader

Characteristics Needed for Beginning a Business

*Ability to work long hours for something considered important
*Like being own boss
*Like being responsible for decisions made
*Enjoy promoting new ideas and causes
*Like selling
*Like organizing
*Like planning
*Like taking reasonable risks
*Enjoy supervising others
*Self confidence
*Like to do things in new ways
*Ability to accept success and failure without a great deal of emotion
*Like to set goals and then work hard to obtain them

Successful Companies Which Were Started with Very Little Money

*Coca-Cola
*Avon
*Campbell Soup
*Goodyear
*Sears
*Eastman Kodak
*Farmers and ranches were among the first entrepreneurs.
*Many people have used hobbies, experiences, and interests to create jobs and companies such as cleaning businesses, typing services, sewing/decorating, and catering businesses.

Before beginning a business, students will have to know something about the following:

*Idea/product determination
*Money to start
*A business plan
*Advertising
*Location
*Expenses and capital
*Financial management

*Recordkeeping
*Customer and employee relations

Students should recognize from the outset that starting and operating one's own business is a complex undertaking. While a tourism bureau or chamber of commerce can help identify money-making business ideas, students will have to thoroughly study what the market would really be for their proposed products or services. They might have to move from one small, rural community to another to have enough customers to support their business, or it might be necessary to use a mail order system, or they might have to travel to sell products or get orders. They will have to be astute about pricing their products or services. For example, if they are planning a craft-oriented business aimed at tourists coming to rural areas to buy products, then time spent making the craft items must be included in the selling price.

Of course, obtaining money will be necessary before beginning a business of any type. Before students go to any investor or lending institution, an exact plan for a business must be made. A detailed plan including how business will be done, with whom, and how much money is needed must be written. Figure 6 presents a list of potential sources for getting financing to start a rural business.

If students are interested in starting a business, more study will be needed. One way of learning more is to go to a school with a business program or take some appropriate classes wherever available. Students will probably discover places to go to school while doing additional reading. The following list also provides sources or schools where one can learn about opening and operating a business.

Schools and Courses for Entrepreneurial Training

*Government Small Business Administration, Philip A. Sprague (Associate Administrator for Management Assistance), Washington, DC 20416. Has a publication listing two- and four-year schools having courses or programs on being an entrepreneur.

*The Country Business Brokers, 225 Main Street, Brattleboro, VT 05301, (802) 254-4504.

*The School for Entrepreneurs, Bob Schwartz, Tarrytown House, East Sunnyside Lane, Tarrytown, NY 10591, (914) 591-8200.

*The Entrepreneurship Institute, 90 East Wilson Bridge Road, Suite 247, Worthington, OH 43085, (614) 885-0585.

Figure 6. **POTENTIAL SOURCES OF FINANCING**

- The Farmers Home Administration offers guaranteed loans to growing businesses. Preference is given to distressed areas and rural communities.
- The Economic Development Administration loans money for businesses in economically depressed areas.
- The Minority Enterprise Small Business Investment Corporation helps businesses owned and managed by those who are members of minority groups, particularly those including socially or economically disadvantaged persons.
- The Small Business Administration offers literature, management assistance, and loans.
- Form a partnership.
- Sell stock or shares.
- Contact banks and loan companies, particularly those with SBIC (Small Business Investment Companies).
- Contact venture capitalists (people who invest in new businesses to make money).
- Contact other established companies.
- Do *not* use family and friends. Once a business is started, family and/or friends can be offered the chance to buy stock.
- Work on a building-block plan where profits in each segment of business support the next step.

Students can also get information from written materials. The following publications would be useful:

Magazines

- *Venture Magazine
- *In Business
- *Entrepreneur
- *Inc. Magazine

Books

- **Have You Got What It Takes? How to Tell if You Should Start Your Own Business.* (1982). Joseph R. Mancuso. Prentice-Hall, Inc., Englewood Cliffs, NJ.
- **Where the Money Is and How to Get It.* (1980). Ted Nicholas. Enterprise Publishing Company, Wilmington, DE.
- **Business Capital Sources.* B. Klein Publishing Company, Coral Springs, FL 33065.
- **How and Where to Get Capital.* B. Klein Publishing Company, Coral Springs, FL 33065.

Newsletters and Pamphlets

- *Free copy of Checklist for Going into Business, Consumer Information Center, Dept. 513 M, Pueblo, CO 81009.
- *Newsletter on the Small Business Institute, School of Business, Greeley, CO 80639.
- *The National Association of Small Business Investment Companies, NASBIC News, 512 Washington Building, Washington, DC 20005.

Activities for Students on Starting One's Own Business

- *Survey community to determine products or services needed.
- *Talk with people who have started businesses.
- *Brainstorm the idea in class with friends.
- *Shadow small business persons and/or talk with these people.
- *Talk with those who have tried and failed as well as those who have been success stories.

Especially for Women

Publications

- *American Women's Economic Development Corporation, 250 Broadway, NY, NY 10007.

•"The Businesswoman's Letter." PO Box 337, Wall Street Station, NY, NY 10005.

•*Small Business Ideas for Women and How to Get Started*. Terri Hilton, Pilot Books, 347 Fifth Avenue, NY, NY 10016.

•*The Woman's Guide to Starting a Business*. (1978). Claudia Jessep and Genie Chipps. Holt Rinehart & Winston, 383 Madison Avenue, NY, NY 10017.

•*The Cinderella Syndrome*. Success Series, Box 2096, Sarasota, FL 33578.

•*Rural Women: An Untapped Resource*. (1984). Minnesota Governor's Council on Rural Development, St. Paul, MN. (ERIC Document Reproduction Service No. ED 257 610).

Organizations

•The National Association for Female Executives, Inc., NAAFE Executive Office, 32 East 39th Street, NY, NY 10016.

•New England Women Business Owners, c/o SBANE, 69 Hickory Dr., Waltham, MA 02154.

•National Alliance of Homebased Business Women, Box 59, Norwood, NJ 07648.

•National Association of Women Business Owners, 600 S. Federal, Suite 400, Chicago, IL 60605.

•Women's Economic Development Corporation, 1885 University Avenue, Suite 395, St. Paul, MN 55104.

BIBLIOGRAPHY

ON

RESEARCH AND STUDY OF RURAL STUDENTS

Aylesworth, L.S., & Bloom, B.L. (1981). College experiences and problems of rural and small-town students. *Journal of College Student Personnel, 17* (33), 236-242.

Call, V.R.A. (1980). *Career education in rural schools: Urban-rural differences in career planning activities and opportunities.* Paper presented at the annual meeting of the Rural Sociological Society, Ithaca, NY. (ERIC Document Reproduction Service No. ED 198 969)

Edington, E.D. (1978). *Rural youth: The neglected minority.* Las Cruces, NM: New Mexico State University. (ERIC Document Reproduction Service No. ED 164 171)

Howell, F.M., & Frese, W. (1981). *The Southern youth study: A regional survey of young adults from rural areas and small towns in the South.* Mississippi State, MS: Mississippi State University Department of Sociology and Rural Life. (ERIC Document Reproduction Service No. ED 239 833)

Jackson, R.M., & Meara, N.M. (1981). Father identification, achievement, and occupational behavior of rural youth: 10-Year follow-up. *Journal of Vocational Behavior, 19* (2), 212-26.

Lee, C.C., & Thomas, A.R. (1983). *Rural minority adoles ents: New focus in career counseling.* Paper presented at the annual convention of the American Personnel and Guidance Association, Washington, DC. (ERIC Document Reproduction Service No. ED 236 477)

McCune, A. (1984). *College visitation to small, rural high schools: Perspectives, data and trends in "3-A" Kansas high schools.* Halstead, KS. (ERIC Document Reproduction Service No. ED 242 466)

Petersen, A.C., et al. (1978, March). *Self-image and its correlates among rural high school youth.* Paper presented at the annual meeting of the American Educational Research Association, Toronto, Ontario, Canada. (ERIC Document Reproduction Service No. ED 154 960)

Smith, K.B. (Ed). (1980). *Assisting students to succeed: Part II.* Washington, DC: American Association of State Colleges and Universities. (ERIC Document Reproduction Service No. ED 201 221)

Ware, R.J. (1983). *Use of computer instruction in rural schools to increase curriculum opportunities for the college bound student.* Ackerman, MS: Choctaw County School District. (ERIC Document Reproduction Service No. ED 231 582)

Yang, S-O.W. (1981, August). *Rural youths' decisions to attend college: Aspirations and realizations.* Paper presented at the annual meeting of the Rural Sociological Society, Guelph, Ontario, Canada. (ERIC Document Reproduction Service No. ED 207 765)

Youth studies abstracts, vol. 3, no. 1. (1984). Canberra, ACT: National Clearinghouse for Youth Studies. Australia National University. (ERIC Document Reproduction Service No. ED 240 306)

BIBLIOGRAPHY

OF

HANDBOOKS, GUIDELINES, PROGRAMS, MODELS, AND PACKAGES FOR USE WITH RURAL STUDENTS

Baskerville, R.A. (1980, November). *Career development in rural education.* Paper presented at the annual Kansas State University Rural and Small School Conference, Manhattan, KS. (ERIC Document Reproduction Service No. ED 202 615)

Dunne, F., et al. (1978). *Options: A career development project for rural high school students. Final report.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 160 321)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Appalachian South version adaptation packet.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 361)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Northeast version adaptation packet.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 360)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Northwest version adaptation packet.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 363)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Southwest version adaptation packet.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 362)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Unit I, understanding people in our area.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 356)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Unit II, decision making.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 357)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Unit III, life planning [and] game of life: Choice and Chance.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 358)

Dunne, F., et al. (1980). *Options: A career development curriculum for rural high school students. Unit IV, the juggling act: Lives and careers.* Hanover, NH: Dartmouth College. (ERIC Document Reproduction Service No. ED 200 359)

Heady, S.C., & Porter, T.R. (1981). Meeting the needs of the rural disadvantaged: A comprehensive approach. *Journal of Vocational Special Needs Education, 4* (1), 5-7, 11.

Larson, C.H. (1982). *The transition from school to work: A sourcebook for administrators of rural Iowa schools.* Fort Dodge, IA: Iowa Central Community College. (ERIC Document Reproduction Service No. ED 226 126)

McCune, A.D. (1980). *Career education and vocational guidance in a small, rural school district. A counseling approach.* Halstead, KS. (ERIC Document Reproduction Service No. ED 183 340)

Peterson, E. (1983). *Getting and keeping a job: A practical guide for students.* Salt Lake City: Utah State Office of Education.

Rural women: An untapped resource. (1984). St. Paul, MN: Minnesota Governor's Council on Rural Development. (ERIC Document Reproduction Service No. ED 257 610)

Vaughn, D.L., & Vaughn, P.R. (1985). *Handbook for rural students: Finding employment and adjusting to urban areas.* Santa Fe: New Mexico State Department of Education.

Zunker, V. (1981). *Applied concepts of life planning.* Monterey, CA: Brooks/Cole Publishing Company.

ABOUT THE AUTHORS

D. LANETTE VAUGHN graduated from a rural New Mexico high school. She received her bachelor's degree in vocational Home Economics from New Mexico State University, her master's degree in Vocational and Technical Education from Virginia Polytechnic Institute & University, and her Ph.D. in Educational Management and Vocational Education from New Mexico State University. She has authored, co-authored, or revised 15 books and 11 other articles and curriculum aids. Most of the curriculum aids were written for the Ohio Agricultural Educational Curriculum Materials Service and cover topics such as good grooming, improving communications, working with others, money management, etc.

Dr. Vaughn is a College Assistant Professor in New Mexico State University's Department of Educational Management and Development where she serves as director of a project which is evaluating methods of using handbooks for working with rural students. She is also a member of ERIC/CRESS' Local Advisory Board.

PAUL R. VAUGHN has degrees in Agricultural & Extension Education from New Mexico State University and his Ph.D. in Agriculture Education from The Ohio State University. He is a professor in New Mexico State University's Department of Agricultural & Extension Education where he has served as advisor to the New Mexico State University Collegiate Future Farmers of America Chapter for the past 8 years. He was selected Outstanding Teacher in the College of Agriculture & Home Economics in 1983. He is a past president of the American Association of Teacher Educators in Agriculture.

Dr. Vaughn supervises the First-Year Vocational Agriculture Teacher Program in New Mexico and has made more than 200 visits to high schools throughout the state. His more than 140 presentations to high school and community groups include recruitment talks to high school vocational agriculture students and banquet and commencement addresses. In addition, Dr. Vaughn has made numerous presentations before professional associations around the country. He has authored or co-authored many publications and has received several awards and honors.